

**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF WASHINGTON**

To: Steven Marwin
8351 Zircon Dr. #25
Lakewood, WA 98498

THIS ORDER IS BASED ON THE FOLLOWING:

1. Violations of RCW 48.17.475, Licensee to reply promptly to inquiry by commissioner. The Commissioner sent you a written inquiry on June 28, 2001. A phone call was received by investigator Marianne Wise on July 11, 2001 from Attorney Steven Bowman's office requesting an extension to reply. The investigator granted an extension to July 24, 2001. When no response was received from you, additional letters were sent to you on August 1 and August 13, 2001. These inquiries related to the business of insurance and you did not respond to them.
2. Violations of RCW 48.17.480, Reporting and accounting for premiums, RCW 48.17.600, Separation of premium funds, RCW 48.30.190, Illegal dealing in premiums and WAC 284-12-080, Requirements for separate accounts.
 - a. Betty Johnson purchased insurance for her son through you on October 25, 1999. After discovering that they could purchase the insurance cheaper elsewhere, she called you to cancel the insurance. You assured her that the check would be ripped up and not to worry. April 9, 2001, almost 18 months later, you deposited the check, #3184, in the amount of \$302.00 into your agency, Preferred Auto Insurance, trust account. A refund check was made payable to Kenneth Johnson on April 20, 2001 from your other agency, Bastien Insurance, Inc., trust account.

- b. Charles Ackerson purchased insurance from you and issued a check, # 1940 for \$164.00, to AIG April 1, 2000. This check was put through for payment electronically. The same check had the date altered to read April 1, 2001, and on or about May 18, and July 12, 2001, you deposited the check into your agency, Preferred Auto Insurance, trust account.
- c. Catherine Butler purchased insurance from you and issued a check, # 2853 for \$181.60, to AIG April 16, 1999. This check cleared Ms. Ackerson's account April 28, 1999. The same check had the date altered to read April 16, 2001 and on or about June 5, 2001, you deposited the check into your agency, Preferred Auto Insurance, trust account.

By reason of your conduct, you have shown yourself to be, and are so deemed by the Commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, your license is revoked pursuant to RCW 48.17.530(1)(b)(d)(e) & (h).

IT IS FURTHER ORDERED that you return your insurance agent's license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to Insurance Commissioner, attention Scott Jarvis, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT LACEY, WASHINGTON, this 25th day of October, 2001.

MIKE KREIDLER
Insurance Commissioner

By

SCOTT JARVIS
Deputy Commissioner

Marianne Wise, Investigator